

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ERIC C. ZURCHER
PATRICIA S. ZURCHER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-11243 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/30/2018 and confirmed on 2/1/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		87,421.31
Less Refunds to Debtor	807.76	
TOTAL AMOUNT OF PLAN FUND		86,613.55

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,726.00	
Trustee Fee	3,957.47	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,683.47

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	45,489.38	0.00	45,489.38
	Acct: 5951				
	SANTANDER BANK	0.00	0.00	0.00	0.00
	Acct: 3785				
	ALLY BANK(*)	26,266.52	26,266.52	5,174.18	31,440.70
	Acct: 3595				
					76,930.08

Priority					
	SHAWN N WRIGHT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ERIC C. ZURCHER	0.00	0.00	0.00	0.00
	Acct:				
	ERIC C. ZURCHER	807.76	807.76	0.00	0.00
	Acct:				
	MOYNIHAN LAW PC	3,750.00	3,750.00	0.00	0.00
	Acct:				
	MARK G MOYNIHAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MARK G MOYNIHAN ESQ	1,976.00	1,976.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-23				
	*** NONE ***				

Unsecured					
	CHASE BANK USA NA(*)	5,704.63	0.00	0.00	0.00
	Acct: 9974				
	CHASE BANK USA NA(*)	5,303.60	0.00	0.00	0.00
	Acct: 4576				
	COMMERCIAL ACCEPTANCE	0.00	0.00	0.00	0.00
	Acct: 70HB				
	DISCOVER BANK(*)	1,229.14	0.00	0.00	0.00
	Acct: 7072				
	MIDLAND FUNDING LLC	1,511.68	0.00	0.00	0.00
	Acct: 9232				
	MIDLAND FUNDING LLC	2,031.22	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3778				
	US DEPARTMENT OF EDUCATION/MOHEL	4,562.03	0.00	0.00	0.00
	Acct: 1923				
	MOHELA O/B/O DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 0001				
	MOHELA O/B/O DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 0004				
	MOHELA O/B/O DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 0003				
	NATIONAL CREDIT MANAGEMENT	0.00	0.00	0.00	0.00
	Acct: 7521				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 0118				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 8707				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 8978				
	ROTECH HEALTHCARE INC	0.00	0.00	0.00	0.00
	Acct: 9470				
	SANTANDER BANK	0.00	0.00	0.00	0.00
	Acct: 6308				
	STATE FARM++	0.00	0.00	0.00	0.00
	Acct: 1513				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2028				
	TRI STATE NEUROLOGICAL ASSOC	0.00	0.00	0.00	0.00
	Acct: 0340				
	ALLY BANK(*)	2,160.70	0.00	0.00	0.00
	Acct: 3595				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2028				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	SANTANDER CONSUMER USA**	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct:				
	POWERS KIRN LLC	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	PATENAUDE AND FELIX APC	0.00	0.00	0.00	0.00
	Acct:				
	HAYT HAYT & LANDAU LLC	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

76,930.08

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	26,266.52
UNSECURED	22,503.00

Date: 06/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ERIC C. ZURCHER
PATRICIA S. ZURCHER
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-11243 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Eric C. Zurcher
Patricia S. Zurcher
Debtors

Case No. 18-11243-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 27, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric C. Zurcher, Patricia S. Zurcher, 77 McKinley Ave, Warren, PA 16365-3464
cr	+ Santander Bank, N.A., c/o Thomas A. Capeha, 33 S. Seventh Street, Allentown, PA 18101-2436
15034557	+ Andrea Stapleford, Esq., Stapleford & Byham LLC, 600 Market St, Warren, PA 16365-1326
14958897	+ Commercial Acceptance, 2 W. Main St, Shermanstown, PA 17011-6326
14958899	+ Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
14958902	+ Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, Eatontown, NJ 07724-2279
15034558	+ Kylander Development, LLC, 1370 Jackson Ave, Warren, PA 16365-4366
14958911	+ Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
14958916	Rotech Healthcare, Orlando-Dept #59, P.O. Box 850001, Orlando, FL 32885-0001
14958919	State Farm, P.O. Box 44110, Jacksonville, FL 32231-4110
14958922	Tri State Neurological Surgeon, 120 East 2nd St Ste 401, Erie, PA 16507-1577
14958923	+ US Dept Ed, ECMC/Bankruptcy, PO Box 16408, St Paul, MN 55116-0408

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 28 2023 01:45:33	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14962932	Email/Text: ally@ebn.phinsolutions.com	Jun 28 2023 00:51:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14958894	+ Email/Text: ally@ebn.phinsolutions.com	Jun 28 2023 00:51:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14989821	+ Email/Text: RASEBN@raslg.com	Jun 28 2023 00:52:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14958898	+ Email/Text: dylan.succa@commercialacceptance.net	Jun 28 2023 00:52:00	Commercial Acceptance Company, 2300 Gettysburg Rd, Suite 102, Camp Hill, PA 17011-7303
14958900	Email/Text: mrdiscen@discover.com	Jun 28 2023 00:51:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
14961646	Email/Text: mrdiscen@discover.com	Jun 28 2023 00:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14958901	+ Email/Text: mrdiscen@discover.com	Jun 28 2023 00:51:00	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
14958903	+ Email/Text: sbse.cio.bnc@mail@irs.gov	Jun 28 2023 00:52:00	Internal Revenue Service, Centralized Insolvency,

District/off: 0315-1

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			Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14958896	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 28 2023 01:19:19	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
14958907	Email/Text: EBN@Mohela.com	Jun 28 2023 00:52:00	MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
14959638	Email/Text: EBN@Mohela.com	Jun 28 2023 00:52:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14958904	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Credit Management, Inc., 3111 Camino Del Rio North, Suite 1300, San Diego, CA 92108-5750
14958905	Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Credit Management, Inc., P.O. Box 60578, Los Angeles, CA 90060-0578
14979646	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14958906	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14958908	^ MEBN	Jun 28 2023 00:53:03	National Credit Management, Attn: Bankruptcy, PO Box 32900, Saint Louis, MO 63132-8900
14958910	Email/Text: bankruptcies@penncredit.com	Jun 28 2023 00:52:00	Penn Credit Corporation, Attn: Bankruptcy, PO Box 988, Harrisburg, PA 17108
14989333	+ Email/PDF: ebnotices@pnmac.com	Jun 28 2023 01:07:19	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
14959229	+ Email/PDF: rmscedi@recoverycorp.com	Jun 28 2023 01:06:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14958909	+ Email/Text: paparalegals@pandf.us	Jun 28 2023 00:53:00	Patenaude & Felix, 501 Corporate Dr Ste 205, Southpointe Center, Canonsburg, PA 15317-8584
14958912	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 28 2023 00:53:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14958913	Email/PDF: ebnotices@pnmac.com	Jun 28 2023 01:07:13	Pennymac Loan Services, LLC, Attention: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14958914	^ MEBN	Jun 28 2023 00:53:05	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
14958915	^ MEBN	Jun 28 2023 00:52:50	Quality Asset Recovery, LLC, P.O. Box 239, Gibbsboro, NJ 08026-0239
14958917	+ Email/Text: DeftBkr@santander.us	Jun 28 2023 00:52:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14958918	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 28 2023 00:53:00	Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
14958920	+ Email/PDF: gecsed@recoverycorp.com	Jun 28 2023 01:19:12	Synchrony Bank, 4125 Windward Plaza Dr., Alpharetta, GA 30005-8738
14958921	+ Email/PDF: gecsed@recoverycorp.com	Jun 28 2023 01:19:23	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958924	Email/Text: edbknotices@ecmc.org	Jun 28 2023 00:52:00	US Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244
14958925	+ Email/Text: EDBKNotices@ecmc.org	Jun 28 2023 00:51:00	US Dept of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448
14958926	Email/Text: electronicbkydocs@nelnet.net	Jun 28 2023 00:53:00	US Dept. of Education/Glelsi, PO Box 7860, Madison, WI 53707-7860

District/off: 0315-1

User: auto

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14958927 + Email/Text: electronicbkydocs@nelnet.net

Jun 28 2023 00:53:00

US Department of Education/Great Lakes, Attn:
Bankruptcy, PO Box 7860, Madison, WI
53707-7860

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14989822	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14981013	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14958895	##+	Bryan J. Polas, Esq., Patenaude & Felix, A.P.C., 501 Corporate Dr Ste 205, Southpointe Center, Canonsburg, PA 15317-8584

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor PENNYMAC LOAN SERVICES LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew M. Lubin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC nj-ecfmail@mw-c-law.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krah-Heffner@grossmcginley.com, jkacsur@grossmcginley.com
Marisa Myers Cohen	on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com
Mark G. Claypool	on behalf of Defendant Ally Bank mclaypool@kmgslaw.com knoxbank@hotmail.com; chartle@kmgslaw.com; akus@kmgslaw.com
Mark G. Moynihan	on behalf of Debtor Eric C. Zurcher mark@moynihanlaw.net moynihan.mark@gmail.com; moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Joint Debtor Patricia S. Zurcher mark@moynihanlaw.net moynihan.mark@gmail.com; moynihanmr71581@notify.bestcase.com

District/off: 0315-1

User: auto

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Form ID: pdf900

Total Noticed: 45

Mark G. Moynihan

on behalf of Plaintiff Patricia S. Zurcher mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Plaintiff Eric C. Zurcher mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Patricia S. Zurcher shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Eric C. Zurcher shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Thomas Song

on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 16